

**AMENDMENTS TO THE CLAIMS**

1. (Withdrawn) An income tax refund system, comprising:
  - electronic tax return data for a taxpayer, said electronic tax return data comprising an income tax refund amount;
  - a plurality of spending vehicle providers;
  - a selection by said taxpayer of at least one dedicated spending vehicle from at least one of said plurality of spending vehicle providers;
  - an assignment of at least a portion of said income tax refund amount to said at least one of said plurality of spending vehicle providers based upon said selection by taxpayer of said at least one dedicated spending vehicle;
  - an account for accepting an electronic transfer of said at least a portion of said income tax refund amount, said account established in accordance with said assignment; and
  - an issued dedicated spending in an amount related to said assignment of at least a portion of said income tax refund amount, said spending vehicle for use at a participating outlet.
2. (Withdrawn) The system of claim 1, wherein said spending vehicle is consisting of one of the following: a credit card, debit card, gift card, cash card, checking card, checking account, coupon, voucher, rebate certificate, discount, discount certificate, spending account, electronic spending account, and e-wallet account.
3. (Withdrawn) The system of claim 1, wherein said spending vehicle provider is consisting of one of the following: a government entity, product retailer, wholesaler,

distributor, manufacturer, service provider, publisher, travel entity, entertainment entity, financial institution, insurance institution, brokerage institution, global computer network and online business, publisher, and a consortium of companies.

4. (Withdrawn) The system of claim 1 wherein said account is a financial institution account for initially receiving said taxpayer refund amount.
5. (Withdrawn) The system of claim 1 wherein said electronic tax return data is obtained from a tax return preparation company.
6. (Withdrawn) The system of claim 5 wherein said tax preparation company takes a tax preparation service payment from said tax refund amount.
7. (Withdrawn) The system of claim 1, wherein said electronic tax return data is obtained from one of the groups consisting of a federal taxing authority, state taxing authority, and local taxing authority.
8. (Withdrawn) The system of claim 1, wherein said electronic tax return data is from an electronic form.
9. (Withdrawn) The system of claim 1, wherein said electronic tax return data is entered telephonically.
10. (Withdrawn) The system of claim 1, wherein said tax refund amount indicated by said electronic tax return data for said taxpayer is issued by a taxing authority.
11. (Currently Amended) A method of providing ~~some portion or all of the amount at least~~ a portion of an income tax refund ~~amount owed from a taxing authority~~ to a taxpayer through a spending vehicle, comprising:

arranging, among ~~a tax preparer or tax preparation software provider or~~

~~internet tax service site provider~~ an electronic tax preparation system and a spending vehicle provider, to offer at least one spending vehicle to a said taxpayer, said spending vehicle redeemable only at a retailer designated by the arrangement;

preparing a tax return by or for said taxpayer using said electronic tax preparation system;

obtaining tax return data from said electronic tax preparation system, said tax return data comprising an anticipated income tax refund amount from said taxing authority ~~due payable to~~ said taxpayer;

selecting by said taxpayer said at least one spending vehicle from a plurality of spending vehicles offered by at least one third party spending vehicle provider;

~~obtaining~~ executing at the time of preparation of said tax return using said electronic tax preparation system an agreement related to said spending vehicle in which from said taxpayer agrees to assign an assignment of at least a portion of said income tax refund due from said taxing authority amount to said third party spending vehicle provider and said third party spending vehicle provider agrees to accept said assignment and provide said selected spending vehicle to said taxpayer and to accept an associated risk for non-payment of said portion of said income tax refund, wherein said agreement does not involve issuing a loan or credit to said taxpayer and wherein said taxpayer and said spending vehicle provider obligations occur upon submission of said tax return to said taxing authority; ~~in exchange for issuance of said at least one spending vehicle, said at least one spending vehicle having a predetermined amount of spending value~~;

~~transferring electronically said at least a portion of said income tax refund  
amount to an account for said third party spending vehicle provider; and~~

issuing ~~said selected~~~~said at least one~~ spending vehicle to said taxpayer prior  
to receipt of the assigned ~~said at least a portion of said income tax refund, said~~  
~~selected~~ spending vehicle having a prepaid value corresponding to said assigned at  
least a portion of said tax refund and said taxpayer redeems said spending vehicle at  
said designated retailer to purchase products or services; ~~and~~

~~transferring the assigned said at least a portion of said income tax refund into  
an account for said spending vehicle provider.~~

12. (Currently Amended) The method of claim 11, wherein said selected spending vehicle is selected from the group consisting of one of the following: ~~a credit card, a~~ debit card, checking card, electronic account, coupon, voucher, gift card, rebate certificate and store account.
13. (Canceled)
14. (Canceled)
15. (Previously Presented) The method of claim 11, wherein the value of said selected spending vehicle is an amount higher than said assigned at least a portion of said income tax refund amount.
16. (Canceled)
17. (Previously Presented) The method of claim 11, wherein said tax return data is obtained from a federal taxing authority form.
18. (Previously Presented) The method of claim 11, wherein said tax return data is

obtained with the assistance of a tax return preparer.

19. (Canceled)
20. (Previously Presented) The method of claim 11, wherein said spending vehicle provider is selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, and a taxing authority.
21. (Previously Presented) The method of claim 11, wherein electronic tax preparation software is used to obtain said tax return data and to provide the taxpayer with the option to select said spending vehicle from a plurality of spending vehicles.